



**Making the
Most of Masters**
Work based projects



Improving Digital Banking Services in North Africa

This project assisted a British multinational banking and financial services company with many business interests in emerging markets. The company was looking to improve its digital banking services in several countries in northern Africa to increase usage of the service. By using digital banking, clients can access banking services at home/work (ease of access), while reducing pressure on the banks local branches (saving cost and improving customer service).

STUDENT FEEDBACK

XINGYUE WANG, MSC INTERNATIONAL BUSINESS AND EMERGING MARKETS, THE UNIVERSITY OF EDINBURGH

“Coming from China, one of the biggest emerging markets in the world, I’ve always been interested in how emerging markets develop. This business project allowed me to increase my knowledge of the business environment in North Africa, especially Nigeria, which was the focus of this study.

During the project, I learned the processes of doing market research for a business, including gaining experience in cold calling individual businesses in Nigeria. Our client was very satisfied with the outcomes of the project and I feel that the report we delivered has made a significant impact on the company’s strategy in the country.

The weekly meetings with our client, giving updates on our progress was one of the most valuable experiences for me, something that couldn’t be gained through other courses. Completing this project has given me greater confidence when dealing with business clients in my work place.”

The project involved:

- Selecting an African country to research its digital banking usage.
- Identifying the reasons that prevent businesses and individuals using digital banking.
- Providing country specific recommendations to increase digital banking usage for Standard Chartered customers.

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